

EXHIBIT 3



HUDSON COOK, LLP
Attorneys at Law

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Sharon J. Bangert	ea	Elizabeth A. Huber	at
Michael A. Benoit	ta	Thomas B. Hudson	va
Catherine M. Brennan	oa	Daniel J. Laudicina	e
A. James Chareq	o <	Wingrove S. Lynton	e
Dana F. Clarke	t >	Timothy P. Meredith	t o
Robert A. Cook	=	Nicole F. Munro	e
Patricia E.M. Covington	ea	Meghan S. Mussetman	e
David S. Darland	va	L. Jean Noonan	e
Lisa C. DeLessio	ea	Geoffrey C. Rogers	o
Charles F. Dodge	e	Alicia H. Tortarolo	t
Anne P. Fortney	aa	Daniel O'C. Tracy, Jr.	star
Michael A. Goodman	ea	Elizabeth C. Yen	>

Admitted in California +
Admitted in Connecticut >
Admitted in District of Columbia ^
Admitted in Hawaii ^
Admitted in Illinois o
Admitted in Indiana <
Admitted in Maryland e
Admitted in Massachusetts e
Admitted in New York o
Admitted in Ohio +
Admitted in Pennsylvania ^
Admitted in Virginia ea
Partner Emeritus - Maryland only star

May 30, 2012

William B. Solomon, Jr.
General Counsel
Ally Financial Inc.
200 Renaissance Center
482-B09-B11
Detroit, MI 48265

Tammy Hamzehpour
General Counsel
GMAC Mortgage, LLC
1100 Virginia Drive
Fort Washington, PA 19034

Dear Mr. Solomon and Ms. Hamzehpour:

This letter agreement ("Agreement") will memorialize our mutual understanding regarding the engagement between Hudson Cook, LLP ("Hudson Cook") and Ally Financial Inc. and its subsidiary GMAC Mortgage, LLC (collectively "Ally") under which Hudson Cook will provide legal advice to Ally and PricewaterhouseCoopers ("PWC") in connection with the Foreclosure Review required under the April 13, 2011 Federal Reserve Board Consent Order (the "Order") among Ally and certain affiliates, the Board of Governors of the Federal Reserve System ("FRB") and the Federal Deposit Insurance Corporation ("FDIC").

Specifically, Ally engages Hudson Cook to do the following:

1. Review and provide comments to state law foreclosure matrices created by PWC based on the surveys licensed to Ally by Hudson Cook under a separate agreement.

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2. Review and provide comments to federal law matrices created to cover Servicemember Civil Relief Act, Home Affordable Modification Program, and Ally's proprietary loan modification program.

3. Review and respond to legal questions from Ally and/or PWC that arise during the Foreclosure Review and that relate to compliance with state and federal foreclosure laws, including the US Bankruptcy Code, and are necessary to allow PWC's completion of the items listed in Paragraphs 3(a)(i) – (vii) of the Order (the "Review Criteria"). This will include (a) reviewing the testing criteria and providing support for subsequent questions of legal interpretation arising during the review process and (b) providing guidance where a Review Criterion requires a legal opinion as to compliance with law or contract. The questions generally will focus on whether the foreclosure was conducted in accordance with applicable state and federal laws and whether any errors, misrepresentations, or other deficiencies identified in the Foreclosure Review were properly classified as such and resulted in financial injury to the borrower. Hudson Cook agrees to share its review of the testing criteria and legal guidance with PWC as may be necessary in connection with PWC's conduct of the Foreclosure Review.

This will confirm that we have received a copy of the Ally Legal Staff US and Canada Law Firm Protocols and Billing Procedures ("Ally Billing Policies"), and we agree to comply with them. To the extent that there is an actual conflict between any provision of this Agreement and the Ally Billing Policies, except as to the Minimum Monthly Fee, we understand that the Ally Billing Policies will govern. We understand that Ally revises the Billing Policies periodically. Our provision of legal services to Ally following our receipt of the revised Ally Billing Policies indicates our agreement to comply with them.

In connection with this engagement, Ally and Hudson Cook agree that Ally shall provide such assistance and cooperation as Hudson Cook deems necessary for Hudson Cook to perform the work in an efficient and timely basis. Although Hudson Cook shall solely determine the staffing and process of the work, the work under this engagement will be managed by Dana Clarke, managing partner of Hudson Cook's California office, and Lisa Delessio, a partner in Hudson Cook's Maryland office, who collectively have practiced for more than 20 years in consumer financial services law. Additionally, Hudson Cook will utilize on a regular basis twenty of its attorneys, who have assigned responsibilities for particular state laws, in connection with the state law review portions of the Foreclosure Review. Further, Hudson Cook will utilize on a regular basis ten of its attorneys, who have assigned responsibilities for particular federal laws, in connection with the federal law review portions of the Foreclosure Review. Hudson Cook has extensive experience in providing consumer finance compliance advice on federal and state matters to consumer finance clients. As evidence of Hudson Cook's consumer finance compliance experience, please find attached (see Exhibit A) a summary of positions that Hudson Cook lawyers have held on various national professional organizations in the practice area of

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consumer financial services. Hudson Cook has developed a web-based system to facilitate communications between PWC and the Hudson Cook attorneys. The system allows PWC file reviewers to submit questions regarding legal issues that arise during the file review and further allows Hudson Cook to assign those questions to the appropriate Hudson Cook attorney for response. The system also allows Hudson Cook to track and retain the questions and responses in a database, which will assist in the preparation of the findings arising from the Foreclosure Review.

In connection with this engagement, Hudson Cook intends to engage the Shumaker Williams, P.C. ("Shumaker Williams") law firm and Pepper Hamilton, LLP ("Pepper") as back-up support. Hudson Cook selected Shumaker Williams and Pepper, in part, based on both firms extensive experience with consumer finance compliance matters. Hudson Cook is familiar with the requisite experience of both firms from its interactions with attorneys from these firms at various national professional organization meetings in the practice area of consumer financial services, including without limitation the American Bar Association's Consumer Financial Services Committee. Shumaker Williams' consumer financial services practice consists of seven attorneys, who are led by J. Steven Lovejoy, who was counsel to, variously, the Maryland State Bank Commissioner, Commissioner of Consumer Credit, Maryland Division of Savings and Loan Associations, Maryland Collection Agency Licensing Board and the Maryland Deposit Insurance Fund, and Assistant Attorney General to the thrift regulators. Hudson Cook will utilize Shumaker Williams' consumer financial services practice group for both state and federal law questions arising from the Foreclosure Review on an as needed basis to assist in responding to state law questions arising from the Foreclosure Review during such periods, if any, where Hudson Cook determines that its ability to respond to the volume of questions arising from the Foreclosure Review exceeds capacity of its thirty assigned attorneys. Hudson Cook intends to utilize Pepper's bankruptcy practice group to assist in assisting it in responding to various federal and state law questions, including those related to bankruptcy code matters, on an as needed basis. Gary Apfel of Pepper is the author of four-volume treatise, *The Consumer Financial Protection Bureau Reporter*, on Titles X and XIV of the Dodd-Frank Act, published by CCH/Wolters Kluwer, which is updated on a semi-monthly basis and includes a detailed analysis and commentary of Titles X and XIV, and is considered one of the most definitive works on the subject. In sum, Mr. Clarke and Ms. Delessio will have prompt and direct access to more than two hundred and thirty-seven experienced consumer financial services attorneys to assist in this engagement.

Hudson Cook has previously submitted separate Independence Letters from Shumaker Williams and Pepper and the summary biographies of its principals. Hudson Cook reserves the right to request the assistance of another law firm or firms to the extent Hudson Cook believes that input is needed from attorneys with additional experience and expertise in a particular matter, and/or to meet any unanticipated staffing needs that may arise during the Foreclosure

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Review and Ally agrees to pay any reasonable fees incurred by Hudson Cook with respect to such firm or firms, with the caveat that any such firms must agree to abide by the Ally Billing Policies. Hudson Cook and Ally understand and agree that it will be necessary to obtain the prior approval of the Federal Reserve Board before engaging any such firm.

Hudson Cook will not conduct any research beyond statutes and published cases as to whether any particular fee was customary and reasonable at the time it was imposed. Ally understands and agrees that it is PWC's obligation to provide sufficient information to Hudson Cook about market rates for services during the relevant time period to render an opinion with respect to fees.

Hudson Cook understands that we are to perform our legal evaluations for this engagement at the direction of PWC, as Ally's independent consultant. Further, we understand that the foreclosure files will be chosen solely by PWC in conformity with the terms of the Order, based upon its independent professional judgment and that Hudson Cook will not be involved in the selection of files to be reviewed. Hudson Cook's legal evaluations are to be based upon the independent factual determinations PWC may make based upon its review of the foreclosure files, and we understand that Ally will not exercise (or attempt to exercise) any oversight, influence, direction or control over the Foreclosure Review or Hudson Cook's legal evaluation of those matters designated for review by PWC as Ally's independent consultant.

In connection with PWC's Foreclosure Review, Hudson Cook's legal opinions regarding compliance with the legal requirements identified in the Review Criteria will be provided to PWC for its inclusion in the Foreclosure Report that is described in Paragraphs 3(b) of the Order.

Hudson Cook will bill Ally monthly at its standard hourly rates for time spent on this matter, including time spent in connection with the preparation for the Foreclosure Review prior to formal approval of this engagement by the FRB, and agrees to comply with the Ally Billing Policies. Upon approval of this engagement by the FRB, Ally agrees to pay the greater of \$50,000.00 ("Minimum Monthly Fee") or the dollar value of time billed at Hudson Cook's due diligence rates (as set forth on Exhibit A) each month. As an example, if Hudson Cook bills Ally \$45,000 in hourly legal fees during the month of August, Ally will pay Hudson Cook the Minimum Monthly Fee for the month of August. The Minimum Monthly Fee will be prorated for partial months at the beginning or end of the engagement. If, however, Ally incurs less than the Minimum Monthly Fee in hourly legal fees during any month, Hudson Cook will provide Ally with a credit for the difference between the Minimum Monthly Fee and the actual hourly legal fees incurred in that month (the "Credit Balance"). Hudson Cook will apply the Credit Balance in payment for any months in which Ally's actual hourly legal fees exceed the Minimum Monthly Fee. At the conclusion of this engagement, if a Credit Balance exists, Hudson Cook will provide Ally with a refund of any and all amounts due.

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Hudson Cook and Ally agree that the obligation to pay the Minimum Monthly Fee for each month after the expiration of the first three full calendar months after the approval of this engagement will be reassessed by Hudson Cook and Ally. Hudson Cook will also bill for travel, lodging and other reasonable expenses incurred by Hudson Cook at Ally's request. Ally agrees to pay such bills upon receipt but only in accordance with the Ally Billing Policies.

I will personally prepare your bills for all hourly matters. Bills based on hourly rates will be accompanied by a detailed statement showing the name of each attorney working on the matter, the time spent, and a description of the work performed. When we bill on a "flat rate" or "agreed rate" basis, you will receive a bill describing the project and showing the agreed-upon amount. If you require a different billing format, please let me know. In summary, our goal is to present our bills in a style and detail you find most efficient.

Hudson Cook will submit its bills to GMAC Mortgage, LLC, which will be primarily liable for their payment in the ordinary course of business. To the extent that Hudson Cook's invoices are not paid by GMAC Mortgage, LLC., and consistent with the terms of the Supplemental Agreement by and between Ally Financial Inc. and Federal Reserve Bank of Chicago, dated __ April, 2012 (Docket No. 12-030-WA/RB-HC), Ally Financial Inc. will be secondarily liable for the payment of Hudson Cook's invoices.

While I will be the partner principally in charge of these matters initially, you should not hesitate to contact any of our attorneys at Hudson Cook when you need assistance. If you need assistance outside of normal business hours, please feel free to contact me on my cell at 310-848-3937. You also should not hesitate to contact Lisa Delessio at 410-865-5437 or on her cell at 301-648-9788.

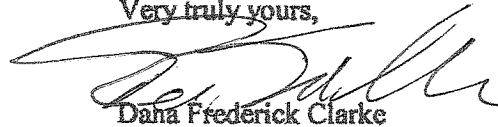
I should call your attention to the fact that, while this firm does provide legal support for consumer financing programs in all 50 states and the District of Columbia, and we are knowledgeable regarding applicable federal and state reported statutes, regulations, court cases and attorney general opinions throughout the United States, the lawyers of this firm are only licensed to practice law in those states indicated at the top of our letterhead.

I trust that this arrangement is acceptable to you. If not, please contact me immediately so that we may discuss any particular questions or concerns you may have. We encourage candid discussion about fees and bills, and urge you to contact any Hudson Cook partner responsible for providing services included on a statement if you have any questions or comments on a bill or any other matter.

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Again, thank you for considering Hudson Cook to serve your consumer financial legal needs. We very much look forward to working with you on these matters.

Very truly yours,



Dana Frederick Clarke

ACKNOWLEDGED AND AGREED:


William B. Solomon, on behalf of Ally Financial Inc.
Tammy Hamzehpour, on behalf of GMAC Mortgage, LLC

STATEMENT OF BILLING POLICIES

LEGAL SERVICE FEES

We bill monthly, based on services performed in the previous month, including certain expenses incurred on your behalf. In determining our legal service fees, time charges are but one of several criteria used. We also consider other applicable factors such as the difficulty of the matter, time limitations imposed by the client or by the circumstances, the skill needed to perform the legal service properly, the responsibility involved, the amount involved, and the results obtained, and we reserve the right to bill appropriately in such cases.

EXPENSES

Out-of-pocket charges billed to you include only such items as travel expenses for travel undertaken at your request, unusually large outside copying expenses incurred at your request, filing and license fees, expert fees and other such charges paid to others at your request. We pay for our own overhead, including commercial messenger deliveries, staff overtime, telephone calls, reproduction and in-bound and out-bound faxes.

Out-of-pocket charges in excess of \$500 will be sent directly to you for payment or, if you prefer, we can establish a separate expense retainer that will be held in an escrow account to be applied against these expenses.

EXPERTS

You will be directly responsible for retaining expert consultants, who will bill you separately. In circumstances where it may be appropriate for us to engage the consultant (such as to preserve any applicable privilege), you will nonetheless be directly responsible for entering into satisfactory financial arrangements with the expert consultant or witness.

ESCROW ACCOUNT

If we receive advanced funds belonging to you that, in our best judgment, are large enough to earn a material amount of interest, we will discuss investment options with you. If in our best judgment the funds are not large enough or are not to be held long enough to earn at least \$50 interest, we will place these funds in a pooled trust account, pursuant to local rules, the interest on which is payable to a charitable organization.

PAYMENT

Payment is due on receipt and, except as expressly agreed to otherwise, is not contingent or dependent on the outcome of the engagement, such as concluding a transaction. If a bill remains unpaid after 30 days, we may assess a carrying charge of 15% per annum (1.25% / month) on the unpaid balance that will be added to the bill.

Exhibit A

American Bar Association, Consumer Financial Services Committee

- Hudson Cook has 25 members of the American Bar Association's Consumer Financial Services Committee, the most of any law firm in the United States. According to Nicole Munro, the Vice Chairperson of that Committee, the next closest firm has 19 members. We also believe we have the highest number of lawyers who hold or have held leadership positions on the Committee.

The Consumer Financial Services Committee caters to lawyers that practice in the area of consumer financial services law. The Consumer Financial Services Committee has over 1200 members. Committee membership represents both industry interests and consumers, and hails from private practice, government, the non-profit sector, and educational institutions. The Committee focuses on new developments in consumer financial services law relating to residential mortgage and personal property finance; truth in lending; financial privacy, credit reporting, information security and identity theft; federal preemption of state and local laws; electronic delivery of consumer financial services; stored value and credit cards; credit discrimination and access to financial services; litigation and arbitration; and debt collection and consumer bankruptcy. The Committee also co-sponsors activities with the Conference on Consumer Finance Law and the American College of Consumer Finance Lawyers such as the Fred Fisher Memorial Program at the Section's Spring Meeting. Individual committee members regularly contribute to the Annual Survey of Consumer Financial Services Law in *The Business Lawyer*, the preeminent scholastic journal cataloging developments in business law published by the Section of Business Law, American Bar Association. Additionally, the Committee hosts substantive meetings three times a year at which members can obtain valuable CLE credits. Such meetings also afford our members the opportunity to network with other attorneys working in this area on a nationwide basis.

- Hudson Cook has the most current leaders and former leaders of Subcommittees of the Consumer Financial Services Committee of any law firm in the United States. In addition, a partner at Hudson Cook holds the Consumer Financial Services Committee Vice Chairperson position.
 - Current leaders include:
 - Nicole Munro, Current Vice Chairperson of the Consumer Financial Services Committee
 - Patty Covington, Current Chairperson of the Privacy Subcommittee
 - Cathy Brennan, Current Co-Chairperson of the Truth in Lending Subcommittee
 - Michael Goodman, Current Chairperson of the Federal and State Trade Practices Subcommittee
 - Robert Cook, Long Range Planning Committee
 - Past Leaders:
 - Robert Cook, Former Chairperson of the Truth in Lending Subcommittee; Former Chairperson Subcommittee of Financial Institution Regulation, Section on Business Law, Young Lawyers Division
 - Elizabeth Yen, Former Chairperson of the Truth in Lending Subcommittee
 - L. Jean Noonan, Former Chairperson of the Federal and State Trade Practices Subcommittee; Former Vice Chairperson of the Privacy Committee; Former Chairperson of the Federal Trade Commission Activities Subcommittee
 - Elizabeth Huber, Former Chairperson of the Personal Property Financing Subcommittee
 - Tom Hudson, Former Chairperson of the Personal Property Financing Subcommittee
 - Tim Meredith, Former Chairperson of the Truth in Lending Subcommittee
 - Anne Fortney, Former Chairperson of the Consumer Communications Subcommittee; Former Chairperson Privacy Subcommittee; Former Vice-Chairperson of the Federal Trade Commission Activities Subcommittee; Former of the Chairperson Federal and State Practice Subcommittee
 - Emily Miller, Former of the Chairperson of the Young Lawyers Special Committee

American Bar Association, other committees

- Hudson Cook also has 4 members of the American Bar Association's Banking Law Committee of the American Bar Association.
 - Current Leaders:
 - Meghan Musselman, Vice Chair of the Legislation and Regulations Subcommittee Committee
 - Members
 - Sharon Bangert, Anne Fortney, Meghan Musselman, Aline Ryan
- Hudson Cook has one member on the American Bar Association's UCC Committee (Liz Huber)

American College of Consumer Financial Services Lawyers

- With seven members, Hudson Cook has the most members of the American College of Consumer Financial Services Lawyers of any firm in the United States.

Founded in 1996, The American College of Consumer Financial Service Lawyers, Inc. is a professional association of lawyers particularly skilled and experienced in handling consumer financial services matters and dedicated to the improvement and enhancement of the skill and practice of consumer financial services law and the ethics of the profession. The College brings together

into an association qualified members of the profession who, by reason of their character, skill and ability, will contribute to the accomplishments and good fellowship of the College.
Membership in the College is limited to those lawyers whose principal practice is in the field of consumer financial services law, who have achieved preeminence in the field of consumer financial services law and who have made repeated and substantial contributions to the promotion of learning and scholarship in consumer financial services law through teaching, lecturing and published writings. Membership in the College is by invitation only.

- o Past Leaders:
 - Tom Hudson, Former President and Founding Member
 - Jean Noonan, Former Chairperson and Founding Member
- o Members
 - Michael Benoit, Robert Cook (Founding Member), Anne Fortney (Founding member), Elizabeth Huber, Tom Hudson, Jean Noonan, Elizabeth Yen
- o Tom Hudson received the American College's Senator William Proxmire Lifetime Achievement Award in the Spring of 2009.

Conference on Consumer Finance Law

- Hudson Cook has 11 members in the Conference on Consumer Finance Law.

The Conference on Consumer Finance Law is a non-profit organization formed in 1926 by leading members of the legal profession and the financial services industry, to offer educational services, publications, and research relating to consumer, commercial and financial services law.

The Conference is now in its 81st year, and the 52nd year of publication of its journal, the Consumer Finance Law Quarterly Report. In addition to publishing this journal, the Conference conducts meetings, publishes books, and sponsors national institutes and regional continuing education programs.

The Conference is a national organization with members in every state and Governing Committee members representing every region of the country. There are also overseas members in a number of different countries. Most members are lawyers, academics, judges, regulators, consumer advocates or financial services executives. All view points are welcome and expression of divergent views is encouraged. The Conference encourages submission of unsolicited manuscripts for publication in the Quarterly Report, and invites those who disagree with published articles to respond in writing for publication.

Membership in the Conference is by invitation only, to qualified individuals.

- o Current leaders include:
 - Anne Fortney, President (since 2006).
 - Jean Noonan, Governing Committee
 - Elizabeth Huber, Governing Committee
- o Members
 - Michael Benoit, Robert Cook, Patty Covington, Anne Fortney, Tom Hudson, Elizabeth Huber, Tim Meredith, Nicole Munro, Jean Noonan, Alicia Tortarolo, Elizabeth Yen

Association Memberships

- American Financial Services Association (AFSA)
 - o Award Recipients
 - Robert Cook and Tom Hudson, AFSA Lifetime Achievement Awards
 - o Current Leaders:
 - Robert Cook, Counsel to the Mortgage Lending Subcommittee
 - Patty Covington, Counsel to the Ancillary Products Group and ID Theft Fraud Control Committee
 - Patty Covington, Vehicle Finance Board Member
 - o Past Leaders:
 - Tom Hudson, Vehicle Finance Board Member
 - o Members
 - Michael Benoit (Law Committee), Robert Cook (Law Committee), Anne Fortney (Law Committee)
 - Patty Covington (State Government Affairs Committee)
 - Alicia Tortarolo (E-Business & Technology Solutions Committee)
- National Association of Dealer Counsel (NADC)
 - o Current Leaders:
 - Patty Covington, President of the NADC and board member
 - Tom Hudson, Secretary of the NADC and board member
 - o Members
 - Nicole Munro, Alicia Tortarolo

HUDSON COOK BILLABLE RATES
Effective January 1, 2012 through December 31, 2012

Timekeeper	Standard Hourly Rate	Due Diligence, Expert Witness, Advocacy Matters and Expedited Work ¹
Thomas B. Hudson	580	665
Robert A. Cook	580	665
Michael A. Benoit	580	665
A. James Chareq	580	665
Anne P. Fortney	580	665
L. Jean Noonan	580	665
Joel C. Winston	580	665
Timothy P. Meredith	530	610
Ronald D. Gorsline	500	575
Ryan S. Stinneford	500	575
Patricia E. M. Covington	430	495
Elizabeth C. Yen	430	495
Sharon J. Bangert	415	475
Lori A. Desjardins	415	475
Nicole F. Munro	415	475
Thomas P. Quinn, Jr.	415	475
H. Blake Sims	415	475
Alicia H. Tortarolo	415	475
David S. Darland	410	470
Wingrove S. Lynton	410	470
Geoffrey C. Rogers	410	470
Aline C. Ryan	410	470
Dana F. Clarke	395	455
Justin B. Hosie	395	455
Daniel O'C. Tracy	395	455
Catherine M. Brennan	380	435
Lisa C. DeLessio	380	435
Michael A. Goodman	380	435
Angela Maynard Shovein	375	430

Timekeeper	Standard Hourly Rate	Due Diligence, Expert Witness, Advocacy Matters and Expedited Work ¹
Charles F. Dodge	370	425
Jeffrey L. King	370	425
Daniel J. Laudicina	370	425
Anne E. Sutherland ²	370	425
Meghan S. Musselman	350	400
Clayton C. Swears	350	400
Lauren E. Ingersoll	325	375
R. Glenn Knirsch	325	375
Kimbely A. Rushton ²	325	375
Lauren M. Thomas	325	375
Catharine S. Andricos	260	300
Frank H. Bishop, Jr.	260	300
Katherine C. Fisher	260	300
Peter L. Cockrell	240	275
Crystal L. Gray	240	275
W. David Hicks	240	275
Matthew MacKenzie	240	275
J. Webster McArthur	240	275
Eric D. Mulligan	240	275
Shawnielle D. Predeoux	240	275
Latif Zaman	240	275
Dr. Terry Ireland ⁴	380	435
Dr. Joseph P. Mulholland ⁴	380	435
Nancy A. Greene ³	200	230
Thomas L. Hartman ⁵	200	230
Christopher M.A. Chamness ³	160	185
Nicholas J. Drymalski ³	160	185
J. Adrian Escalona ³	160	185
Judith A. Nixon ³	160	185

These rates will apply to work performed by the Hudson Cook, LLP staff in the absence of an agreement otherwise.

Out-of-pocket charges billed to clients include only such items as travel expenses for travel undertaken at the client's request, unusually large outside copying expenses incurred at the client's request, filing and license fees, expert fees and other such charges paid to others at the client's request. **We pay for our own overhead**, including commercial messenger deliveries, staff overtime, long distance telephone calls, reproduction and in-bound and out-bound faxes.

1 These hourly rates apply for due diligence, expert witness, and advocacy work or when other projects require us to put aside the work of other clients because of time pressures or other exigencies. These rates apply only when we are asked to do due diligence reviews, serve as expert witnesses, work on advocacy matters or engage in other work for which our client agrees that these rates should apply.

2 Of Counsel.

3 Non-lawyer: Paralegal/Law Clerk.

4 Non-lawyer: Statistician, Director of Statistical Research/ Economist, Deputy Director of Statistical Research.

5 Non-lawyer: Data Analyst/Programmer.